Beneficiary Assist® – Coping with Loss

Grief, legal and financial counseling to help people cope with loss

A loss can be the beginning of a very difficult period in life.

After a loss, employees or their families may need help in dealing with complex personal issues. For example, those who have lost a working spouse can find themselves suddenly forced to assume new responsibilities and make difficult financial decisions.

To provide the support people need at a time of loss — in addition to a check — The Hartford[1] offers Beneficiary Assist, a service that combines grief, financial and legal counseling. Beneficiary Assist is included with all group life and accident plans. Services are available to:

- Beneficiaries of an insured person who dies;
- Insured person who qualifies for an accelerated benefit from a group life insurance plan;
- Insured person who qualifies for benefits from a group accident policy because of accidental injury.

Services that support people after the claim is paid

The Hartford provides materials to beneficiaries, eligible employees or dependents when they qualify for benefits from a group life or accident plan from The Hartford. The materials provide information about Beneficiary Assist services and a toll-free telephone number to contact a counselor.

[1] The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company, Hartford Life Insurance Company and CNA Group Life Assurance Company (pending state approval of name change to "Hartford Life Group Insurance Company").

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When the insured person or beneficiary calls the toll-free number, a counselor will assess the individual's needs and help develop a plan to provide appropriate grief counseling, financial planning and/or legal services. Counselors coordinate all services and maintain confidentiality of all information. Services include:

- **Unlimited phone contact:** For a period of one year, the insured person or beneficiary has unlimited telephone access to the grief counselors and financial and legal advisors in the ComPsych® networks.[2]

- **Face-to-face sessions:** Five face-to-face sessions, or equivalent professional time, are available to the insured person or beneficiary. The person may use all five sessions with one grief counselor, financial planner or legal advisor, or the five sessions may be split among the three types of counselors/advisors.

- **Referrals and support services:** Counselors may make referrals to qualified grief counselors, financial planners, or legal consultants. With permission, grief counselors may make follow-up calls when they are appropriate, such as the anniversary of the date of loss.

Addressing the needs of the whole person

Other group life or accident plans may only include grief counseling, or may only offer financial or legal services. Beneficiary Assist from The Hartford offers all three kinds of counseling — grief, financial and legal — to better address a person's needs.

Professional services provided by ComPsych

Beneficiary Assist services are provided by ComPsych, the largest provider of employee assistance programs, managed behavioral health, work/life, and crisis intervention services.[3] ComPsych's clinical, legal, financial, and work/life experts are available 24 hours a day, 365 days a year.

All counselors and advisors in the ComPsych networks have the following qualifications:

- Counselors hold a master's or PhD degree in counseling and are licensed in the states in which they practice.
- Attorneys are licensed in their respective states.
- Financial consultants are certified through the Institute of Certified Financial Planners (ICFP).

For more information about ComPsych, visit **www.compsych.com**.

[2] ComPsych® is a registered trademark of ComPsych Corporation.
[3] Business Insurance, Annual Market Share Survey, March 29, 2004.